



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)	Complete If Known	
	Application Number	10/677,172
	Filing Date	October 2, 2003
	First Named Inventor	Savasoglu
	Art Unit	
	Examiner Name	
Sheet 1 of 1	Attorney Docket Number	030586

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	†*
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

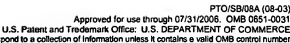
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	†*
/M.S./		TREASURY AND INTERNAL REVENUE SERVICE, July 23, 2003, Rev. Rul. 2003-97	

Examiner Signature	/Mohammad Shaikh/	Date Considered	09/06/2007
-----------------------	-------------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet	1
-------	---

Application Number	10/677,172
--------------------	------------

Filing Date	October 2, 2003
--------------------	-----------------

First Named Inventor	Serkan Savasoglu
----------------------	------------------

Art Unit	3609
----------	------

Examiner Name	Mohammad Z. Shaikh
---------------	--------------------

Attorney Docket Number	030586
------------------------	--------

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
M.S./		US-2006/0218069	09-2006	Abberman et al.	
		US-2002/0103852	08-2002	Pushka, Wayne L.	
		US-2003/0225656	12-2003	Abberman et al.	
		US-2003/0182219	09-2003	Bodurtha et al.	
		US-6,263,321	07-2001	Dagherthy, III, Virgil L.	
		US-2004/0153388	08-2004	Fisher et al.	
		US-2002/0133456	09-2002	Lancaster et al.	
		US-2002/0120542	08-2002	Higgins, Mark	
		US-6,321,212	11-2001	Lange, Jeffrey	
		US-2006/0212380	09-2006	Williams et al.	
		US-2002-0178111	11-2002	Woodley, John A.C.	

[illegible]

Examiner
Signature

/Mohammad Shaikh/

Date _____

Considered

09/06/2007

* **EXAMINER:** Initial if reference covered, whether or not citation is in conformance with MPPE 609. Draw line through citation if not in conformance and not considered. Include copies of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kind's Codes of USPTO Patent Documents at www.uspto.gov or MPPE 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the Empire of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PI-1825484 v2

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO		Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/677,172
		Filing Date	October 2, 2003
		First Named Inventor	Serkan Savasoglu
		Art Unit	3609
		Examiner Name	Mohammad Z. Shaikh
Sheet 2 of 2	Attorney Docket Number	030586	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
/M.S./		Prospectus Supplement, Public Service Enterprise Group Incorporated (PSEG) Sept. 5, 2002	
/M.S./		Prospectus Supplement, The Hartford Financial Services Group, Inc., Sept. 9, 2002	
/M.S./		Office Action, United States Patent and Trademark Office, Application No. 10/679,071, Aug. 3, 2007	
/M.S./		Office Action, United States Patent and Trademark Office, Application No. 10/679,054, July 31, 2007	

Examiner Signature	/Mohammad Shaikh/	Date Considered	09/06/2007
--------------------	-------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-785-9199) and select option 2.